Case 17-10855-sr Doc 11 Filed 02/23/17 Entered 02/24/17 01:17:45 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

Eastern District of Pennsylvania
In re:

Lola E. Affleck

Debtor

Case No. 17-10855-sr Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Feb 21, 2017 Form ID: 3091 Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2017. db +Lola E. Affleck, 4161 Gilham Street, Philadelphia, PA 19135-2512 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010. tr Reading, PA 19606-0410 13862846 +City of Philadelphia, c/o Drew Salaman, Esquire, 100 S Broad St #650, Philadelphia, PA 19110-1030 +Convergent Health Care, 121 NE Jefferson Street Ste 100, 13862848 Peoria, IL 61602-1229 13862850 +Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306 13862851 +Select Portfolio Servicing, 3815 S West Temple Ste 2000, Salt Lake City, UT 84115-4412 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: robert@bravermanlaw.com Feb 22 2017 02:09:03 ROBERT NEIL BRAVERMAN, 15th Floor, 1515 Market Street, Law Office of Robert Braverman, LLC, Philadelphia, PA 19103 E-mail/Text: bankruptcy@phila.gov Feb 22 2017 02:09:41 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2017 02:09:17 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2017 02:09:35 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 22 2017 02:09:26 Philadelphia, PA 19106-4404 United States Trustee. ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 E-mail/Text: bankruptcy@phila.gov Feb 22 2017 02:09:41 City of Philadelphia, 13862847 Department of Revenue, PO Box 1630, +EDI: CHASE.COM Feb 22 2017 01:58:00 Department of Revenue, Philadelphia, PA 19105 13862845 Chase, PO Box 15298, Wilmington, DE 19850-5298 +EDI: RCSFNBMARIN.COM Feb 22 2017 01:58:00 Credit One Bank, PO Box 98873, 13862849 Las Vegas, NV 89193-8873 13862853 +EDI: RMSC.COM Feb 22 2017 01:58:00 SYNCB/Citgo, PO Box 965004, Orlando, FL 32896-5004 +EDI: TFSR.COM Feb 22 2017 01:58:00 Toyota Motor Credit Corp, 240 Gibralter Rd, Ste 260, 13862854 Horsham, PA 19044-2387 TOTAL: 10 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 13862852 Stacey Affleck aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 bkgroup@kmllawgroup.com ROBERT NEIL BRAVERMAN on behalf of Debtor Lola E. Affleck robert@bravermanlaw.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	identify th	e case:	- Cortinicate or	140tice 1 age 2 01 3
Debtor 1	Lola E. Af	fleck		Social Security number or ITIN xxx-xx-1602
	First Name	Middle Name	Last Name	EIN
Debtor 2				Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court		strict of Pennsylvania	Date case filed for chapter 13 2/6/17	
Case number: 17	7–10855–sr			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lola E. Affleck	
2.	All other names used in the last 8 years		
3.	Address	4161 Gilham Street Philadelphia, PA 19135	
4.	Debtor's attorney Name and address	ROBERT NEIL BRAVERMAN Law Office of Robert Braverman, LLC 15th Floor 1515 Market Street Philadelphia, PA 19103	Contact phone (215) 928–9199 Email: <u>robert@bravermanlaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 2/21/17

For more information, see page 2

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Debtor Lola E. Affleck

Case number 17–10855-sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 17, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim	Filing deadline: 5/16/17 Filing deadline: 6/15/17		
		(except governmental units): Deadline for governmental units to file a proof claim:			
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/26/17 at 10:00 AM, Location: Courtroom #4, 900 Market \$	·		
10. Creditors with a foreign address If you are a creextend the dear			a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have		
11	11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be ser later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirm hearing. The debtor will remain in possession of the property and may continue to operate the business unless the court orders otherwise.				
The law allows debtors to keep certain property as exempt. Fully exempt property with distributed to creditors, even if the case is converted to chapter 7. Debtors must file exempt. You may inspect that list at the bankruptcy clerk's office or online at www. the law does not authorize an exemption that debtors claimed, you may file an object.			ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that		
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a debt. However, unless the court orders otherwise, the debts will not be discharged under the plan are made. A discharge means that creditors may never try to collect the debtors personally except as provided in the plan. If you want to have a particular debtors personally except as provided in the plan. If you must file a complaint and pay the file bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.					